

REMARKS

Claims 1, 4, 6-30, and 33-58 are pending in this application. Claims 1, 4, 6, 30, and 33 are amended. Exemplary support for these amendments can be found on page 5, line 28 - page 6, line 4, and page 20, line 21 - page 21, line 21. Claims 56-58 are added. No new matter is added.

Claims 1, 6-9, 11-14, 18, 20-30, 33-36, 38-43, 47, and 49-55 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,220,501 to Lawlor et al. ("Lawlor") in view of U.S. Patent No. 5,485,370 to Moss ("Moss"). Claims 4, 10, and 37 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and further in view of Official Notice. Claims 15-17, 19, 44-46, and 48 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and further in view of Munroe, Tony. "Citibank Offers Service Link Through Computers at Home." Washington Times, Washington D.C., Section B, page 7, November 10, 1994 ("Munroe").

Rejection of Claims 1, 6-9, 11-14, 18, 20-30, 33-36, 38-43, 47, and 49-55
under 35 U.S.C. § 103

Claims 1, 6-9, 11-14, 18, 20-30, 33-36, 38-43, 47, and 49-55 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss. This rejection is respectfully traversed.

Without conceding the appropriateness of the rejection, and solely to advance prosecution of this application, claims 1, 6, 30 and 33 are amended. The combination of Lawlor with Moss would not have suggested the combinations of the features recited in these claims. The Office Action concedes that Lawlor does not teach wherein the user software allows multiple customers of the at least one home banking terminal to each select from different languages. The Office Action asserts that Moss remedies these shortfalls of Lawlor.

Claim 1 recites, among other features, providing user software for installation by a customer of the business host on the at least one home banking terminal, wherein when installed by the customer the user software enables the personal computer to allow multiple customers of the business host to each select from different languages and wherein when installed by the customer, the user software enables the computer to access the infrastructure and business software located on the server.

Claim 30 recites, among other features, user software for installation by a customer of the business host on the at least one home banking terminal, wherein when installed the user software enables the home banking terminal to allow multiple users of the at least one home banking terminal to each select from different languages and wherein the user software accesses the application software located on the server.

Claim 33 recites, among other features, at least one home banking terminal further comprising a user supplied platform and user software installed by a customer of the business host thereon in which when installed the software enables the home banking terminal to display on a screen of the home banking terminal a second user interface in the language, and wherein said software enables the home banking terminal to allow multiple users to select different languages when accessing said at least one home banking terminal.

In the Final Office Action, the Examiner asserts that a "customer" is just a label for a person. And that the claim does not specify whose customer the claimed customer is or how the method is affected by the nature of the person doing the installation itself; therefore, clarification of who installed the software does not impart significant patentable weight on the claimed invention. Claims 1, 30 and 33 have been amended to clarify that the customer is a customer of the business host. Further, claims 1, 30 and 33 have been amended to clarify that when installed the software enables the personal computer (claim 1) or the home banking terminal (claims 30 and 33). Also, claims 1, 30 and 33 have been amended so that the customer of the business host installing the user software does affect the nature of the personal computer or the home banking terminal, because the personal computer or the home banking terminal would not be able to perform the banking function without the installation of the user software by the customer of the business host.

As discussed in the previous Response, the combination of Lawlor with Moss would not have suggested user software for installation by a customer of the business host on the at least one home banking terminal. Lawlor teaches, *e.g.*, col. 8, lines 6-19, that no hardware or installation expense is require for the devices. *See also* col. 20, lines 7-10. Moss teaches, *e.g.*, col. 5, lines 44-47, that the home terminal has a display, a data input device, telephone electronics, computing electronics, a modem and software to operate the terminal as both a telephone and a general purpose computer. Thus, the home terminal has all software installed and would not have suggested the user installing any software. Accordingly, the combination of

Lawlor with Moss would not have suggested user software for installation by a customer of the business host.

Claim 6 recites, among other features, and enables configuration by the user of the remote terminal for a communication method available at a home of a user. As noted above, Lawlor teaches, *e.g.*, col. 8, lines 6-19, that no hardware or installation expense is require for the devices. *See also* col. 20, lines 7-10. Moss teaches, *e.g.*, col. 5, lines 44-47, that the home terminal has a display, a data input device, telephone electronics, computing electronics, a modem and software to operate the terminal as both a telephone and a general purpose computer. Further, Lawlor teaches, *e.g.*, col. 26, lines 10 and 11, that the terminal dials an appropriate internally-stored telephone number. The combination of Lawlor with Moss would not have suggested configuration by the user of the remote terminal for a communication method available at a home of a user.

For at least the foregoing reasons, the combination of Lawlor with Moss cannot reasonably be considered to have suggested the combinations of all of the features recited in claims 1, 6, 30, and 33. Further, the combination of Lawlor with Moss cannot reasonably be considered to have suggested the combinations of all of the features recited in claims 7-9, 11-14, 18, 20-29, 34-36, 38-43, 47, and 49-55 for at least the dependence of these claims on allowable base claims, as well as for the separately patentable subject matter that each of these claims recites.

Accordingly, reconsideration and withdrawal of the rejection of claims 1, 6-9, 11-14, 18, 20-30, 33-36, 38-43, 47, and 49-55 under 35 U.S.C. 103(a) as being unpatentable over Lawlor in view of Moss are respectfully requested.

Rejection of Claims 4, 10, and 37 under 35 U.S.C. § 103(a)

Claims 4, 10, and 37 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and further in view of Official Notice. This rejection is respectfully traversed.

Without conceding the appropriateness of the rejection, and solely to advance prosecution of this application, claim 4 is amended. The combination of Lawlor with Moss and Applicants' alleged admitted prior art would not have suggested the combination of the features recited in claim 4 for at least the following reasons. The Office Action concedes that Lawlor does not

teach that the configured user preferences include a language and the step of installing user software on a remote terminal is performed by installing the software on a personal data assistant. The Office Action asserts that Moss and Applicants' alleged admitted prior art remedies these shortfalls of Lawlor.

Claim 4 recites, among other features, allowing multiple users to configure a communication method of the user's terminal with a standard international host in accordance with communication methods available at the user's home. As discussed above, with respect to claim 6, the combination of Lawlor with Moss would not have suggested configuration by the user of the remote terminal for a communication method available at a home of a user. Therefore, the combination of Lawlor with Moss would not have suggested allowing multiple users to configure a communication method of the user's terminal with a standard international host in accordance with communication methods available at the user's home, as recited in claim 4.

Applicant's alleged admitted prior art, as applied to claim 4, do not remedy these shortfalls of Lawlor and Moss. For at least the foregoing reasons, the combination of Lawlor with Moss and Applicant's alleged admitted prior art cannot reasonably be considered to have suggested the combination of all of the features recited in claim 4. Further, the combination of Lawlor with Moss and Applicant's alleged admitted prior art cannot reasonably be considered to have suggested the combinations of all of the features recited in claims 10 and 37 for at least the dependence of these claims on allowable base claims, as well as for the separately patentable subject matter that each of these claims recites.

Accordingly, reconsideration and withdrawal of the rejection of claims 4, 10, and 37 under 35 U.S.C. 103(a) as being unpatentable over Lawlor in view of Moss and further in view of Applicants' alleged admitted prior art are respectfully requested.

Rejection of Claims 15-17, 19, 44-46, and 48 under 35 U.S.C. § 103(a)

Claims 15-17, 19, 44-46, and 48 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and further in view of Munroe. This rejection is respectfully traversed.

The Office Action concedes that Lawlor and Moss do not teach that the step of performing a financial transaction is performed by purchasing a mutual fund, selling a mutual

fund, selecting a mutual fund and reviewing a mutual fund, or reviewing securities information. The Office Action asserts that Moss and Munroe remedies these shortfalls of Lawlor. As argued above, Lawlor and Moss cannot reasonably be considered to have suggested the combinations of all of the features recited in claims 6 and 33. Moss and Munroe, as applied to claim 6 and 33, do not remedy the above-discussed shortfalls of Lawlor. Therefore, the combination of Lawlor with Moss and Munroe cannot reasonably be considered to have suggested the combinations of all of the features recited in claims 15-17, 19, 44-46, and 48 for at least the dependence of these claims on allowable base claims, as well as for the separately patentable subject matter that each of these claims recites.

Accordingly, reconsideration and withdrawal of the rejection of claims 15-17, 19, 44-46, and 48 under 35 U.S.C. 103(a) as being unpatentable over Lawlor in view of Moss and further in view of Munroe are respectfully requested.

Added claims 56-58 are allowable at least for their respective dependence directly or indirectly on an allowable base claim, as well as for the separately patentable subject matter, as discussed above with respect to claims 4 and 6, that each of these claims recites.

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account 19-3140.

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Respectfully submitted,

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